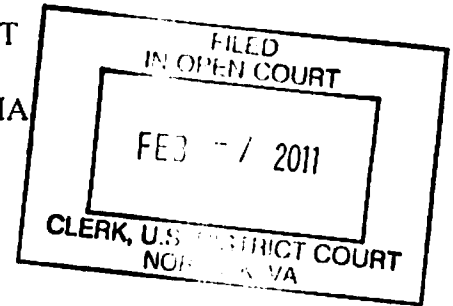


IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF VIRGINIA

Norfolk Division




UNITED STATES OF AMERICA)
)
 v.)
)
 LINDA T. ROWLAND,)
 Defendant.)

CRIMINAL No. 2:10cr132

RESTITUTION JUDGMENT

1. The defendant is sentenced to pay, as restitution, \$1,241,845.54.
2. The amount of restitution paid to any victim shall not exceed the victim's total loss from the offense of conviction.
3. The victims' names and addresses, and each victim's total losses, are listed in Attachment A to this Restitution Judgment.
4. Interest:
✓ is waived, *if payments are timely paid.*
 accrues as provided in 18 U.S.C. § 3612(f).
5. Restitution is due immediately, and notwithstanding any other provision of this Restitution Judgment, the Government may enforce restitution at any time. The defendant shall make a bona fide effort to pay restitution in full as soon as practical.
6. If incarcerated, the defendant shall participate in the Bureau of Prisons' Inmate Financial Responsibility Program at a rate of at least \$25 per quarter, or if assigned as a UNICOR grade 1 through 4 employee, at least 50% of the prisoner's monthly pay.
7. The defendant shall pay to the Clerk at least \$500 per month beginning 60 days after release from incarceration.
8. All payments shall be made to the Clerk of Court, United States District Court, 600 Granby Street, Norfolk, VA 23510-1811.

9. The defendant shall notify, within 30 days, the Clerk of Court and the United States Attorney's Office, Financial Litigation Unit, 6500 World Trade Center, Norfolk, VA 23510 of: (a) Any change of name, residence, or mailing address; and (b) Any material change in economic circumstances that affects the ability to pay restitution.
10. No delinquent or default penalties will be imposed except upon Order of the Court.



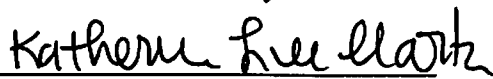
Mark S. Davis
United States District Judge

MARK S. DAVIS
UNITED STATES DISTRICT JUDGE

ENTERED this 7th day of February, 2011.
at Norfolk, Virginia

WE ASK FOR THIS:


Neil H. MacBride
United States Attorney



Katherine Lee Martin
Assistant United States Attorney

SEEN AND AGREED:

Linda T. Rowland
Defendant



Andrew Protergerou
Counsel for Defendant

United States v. Linda T. Rowland, 2:10cr132

ATTACHMENT A TO RESTITUTION JUDGMENT

	Total Due to Victim:
AGO Finance 8001 Birchwood Court Johnston, Iowa 50131	\$1,028,747.44
Sheffield Finance 6010 Golden Center Drive Winston-Salem, North Carolina 27103	\$155,787.00
TD Retail Card Services 1000 MacArthur Boulevard Mahwah, New Jersey 07430	\$27,759.04
Capital One Bank, N.A. Attention: Fraud Investigations Post Office Box 85582 Richmond, Virginia 23060	\$20,492.06
JP Morgan Chase Bank, N.A. Attention: Fraud Recovery Investigations Post Office Box 710988 Columbus, Ohio 43271-0988	\$9,060.00
Total Due from Defendant:	\$1,241,845.54